



COUNCIL VOLUNTEERS

PERSONAL ACCIDENT COVER

The Insurer will pay the following in relation to a Volunteer from an Injury which occurs while engaged in or on any authorised voluntary work directly or indirectly connected with or on behalf of the Council including while travelling directly to and/or from such voluntary work.

SECTION A : CAPITAL BENEFITS

This section allows a lump sum benefit to be paid in the event of accidental death or permanent disability resulting from an accident when engaged in voluntary work.

1. Death	\$300,000
2. Permanent total disablement	\$300,000
3. Permanent disability not otherwise provided: up to %75	\$225,000
4. Permanent quadriplegia	\$300,000
5. Permanent paraplegia	\$300,000
6. Permanent unsound mind to extent of legal incapacity	\$300,000
7. Permanent and incurable paralysis of all limbs	\$300,000
8. Permanent total loss of entire sight in one or both eyes	\$300,000
9. Permanent total loss of hearing in both ears	\$300,000
10. Permanent total loss of the use of both hands	\$300,000
11. Permanent and total loss of use of both arms	\$300,000
12. Permanent and total loss of use of both feet	\$300,000
13. Permanent and total loss of use of both legs	\$300,000
14. Permanent total loss of the use of one hand and one foot	\$300,000
15. Permanent total loss of the use of one hand and one arm	\$300,000
16. Permanent total loss of the use of one foot or one leg	\$300,000
17. Permanent total loss of hearing in one ear	\$150,000
18. Permanent total loss of the lens in one eye	\$150,000
19. Permanent total loss of the use of four fingers and thumb of either hand	\$225,000
20. Permanent total loss of one thumb, both joints	\$90,000
21. Permanent total loss of one thumb, one joint	\$45,000
22. Permanent total loss of one finger, three joints	\$45,000
23. Permanent total loss of one finger, two joints	\$45,000
24. Permanent total loss of one finger, one joint	\$15,000
25. Permanent total loss of the use of all the toes of one foot	\$45,000
26. Permanent total loss of the use of great toe, both joints	\$15,000
27. Permanent total loss of the use of great toe, one joint	\$9,000
28. Permanent total loss of use of other toe, (each toe)	\$3,000
29. Third degree burns and/or resultant disfigurement which covers more than 50% of the entire body	\$150,000
30. Loss of teeth:	\$500 per tooth
– Including fully crowned teeth \$250 per tooth	
– Partially crowned or capped tooth \$250 per tooth	
Excludes first or milk teeth, dentures, dental fillings and plates.	
The maximum benefit payable is \$5,000 any one claim.	

ADDITIONAL CAPITAL BENEFIT:

Injury resulting in the following rehabilitation:

Neck, skull, spine, hip or pelvis	\$2,500
Leg (compound)	\$1,875
Leg (simple)	\$1,000
Shoulder	\$1,500
Cheekbone	\$1,250
Arm (compound)	\$750
Arm (simple)	\$500
Rib (multiple)	\$750
Rib (single)	\$500
Foot or hand	\$500
Finger	\$200
Toe	\$125

MODIFICATION BENEFIT

If the Volunteer is paid a capital benefit under any of the payable conditions 2 to 16 inclusive above, the insurer will also pay the cost necessarily incurred by the volunteer in modifying:

- Their motor vehicle
- Home, or
- In relocating to a suitable home

Up to a maximum of \$15,000

DISAPPEARANCE CAPITAL BENEFIT

If the insured person is travelling on a conveyance and their means of transportation disappears, sinks or is wrecked, and their body has not been found within one year, the insurer will presume they have died as a result of Injury and will pay the Death Benefit of \$300,000.

SECTION B: WEEKLY BENEFITS – INJURY (APPLICABLE TO SALARY/WAGE EARNERS ONLY)

This section only applies to volunteers who are employed outside of the voluntary work for Council. In the event that a volunteer of council is injured whilst in their capacity as a Council volunteer and as a result cannot attend their normal course of employment and suffer a loss of income as a consequence, then this section will pay:

- a. Temporary Total Disablement
100% of average weekly income up to a maximum of \$3,000 per week
- b. Temporary Partial Disablement
75% of average weekly income up to a maximum of \$2,250 per week

This benefit is payable up to a maximum of 156 Weeks (3 years) from date of claim

SECTION C: INJURY ASSISTANCE BENEFITS

This section will cover 100% of actual non-medical related expenses incurred for home help, child-minding, travelling and the like up to a maximum of \$20,000.

SECTION D: NON-MEDICARE MEDICAL EXPENSES

The benefits in this section are to a maximum of \$20,000 per person.

The benefits provided under this section of the policy can only be provided by the insurer as allowed under the provisions of the *Private Health Insurance Act 2007*, specifically Part 4-2 and the *Rules* attaching to the Act.

That is cover can only be provided where a volunteer is providing services to an educational, religious, charitable, benevolent, sporting or youth organisation, directly or indirectly connected with or on behalf of the Council.

